



June 28, 2012

Jorge Bravo
Clorinda Bravo
66 Edgeworth Ave
Providence RI 02904

Re: Loan Number 000-077026

Dear Customer:

We are committed to helping you retain your home. Your mortgage loan is past due, including the June 01, 2009 monthly payment to the present, and subject to the terms of your original Note and Security Instrument. The total amount due is \$ 59,032.17. We have received your request for hardship assistance, and you have been pre-qualified for a Modification to help bring your account current.

In order to be approved for this loss mitigation program, you are required to complete a trial payment plan, which demonstrates your ability to make consistent payments. Below are the terms of your trial payment plan. Please read them carefully, sign where indicated and return using the enclosed envelope, to indicate your agreement. Please also retain a copy for your records. This agreement must be signed and received by PNC for the plan to be considered active.

Barring any changes in your finances, changes in investor guidelines or unresolved title issues, you have been pre-qualified for a Modification. All payments must be made as outlined below to qualify for a Modification under this loss mitigation program:

PLAN	DATE	AMT	PLAN	DATE	AMT
01	08/01/12	1,493.35	02	09/01/12	1,493.35
03	10/01/12	1,493.35			

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Please send all payments to the following address:

PNC Mortgage/Payment Services

Mail to: B6-YM14-01-1

PO Box 1820

Dayton, OH 45401-1820

Payments may also be made via Western Union Quick Collect service by specifying the city code: PNCMORTGAGE, OH, State code: OHIO.

Please note that if you do not make scheduled payments, this agreement may be terminated, and foreclosure will be initiated, subject to the terms of your original Note and Security Instrument. All funds received up to that point will be applied in accordance with the provisions of the original Note and Security Instrument, and applicable law, and the total amount delinquent will be due immediately.

You remain responsible for payments in accordance with the terms and conditions of your original Note and Security Instrument. Upon completion of this plan, finalization of the workout program may be subject to investor approval.

It's important for you to know that all delinquent loans are reported to credit reporting agencies on a regular basis, and your loan will be reported delinquent until brought current. In addition, if you do not occupy the property as your primary residence, or if you file a bankruptcy petition, this agreement is made void.

Jorge Bravo

Date

Clorinda Bravo

Date

Accepted by: PNC Mortgage

Homeowners Assistance Representative

Our goal is to help you make informed decisions regarding your home loan, and we are available to support you through this process. If you have any questions, please contact your representative CHRISTOPHER K at 1-888-224-4702 at ext. 937-072-2933.

Sincerely,

PNC Mortgage

WO914 059 HVH



Enclosure

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this letter will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law. The information requested in this letter is necessary to determine your eligibility for a loan modification or repayment agreement under both government and non-government loan modification and repayment programs, and should you be eligible, to enable us to best serve you in modifying your loan.